

Information to identify the case:

Debtor 1	<u>Bruce E Buchanan Jr</u>	Social Security number or ITIN	xxx-xx-6713
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly A Buchanan</u>	Social Security number or ITIN	xxx-xx-0145
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-32036-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bruce E Buchanan Jr

Kimberly A Buchanan

3/3/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bruce E Buchanan, Jr
Kimberly A Buchanan
Debtors

Case No. 17-32036-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 03, 2023

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Bruce E Buchanan, Jr, Kimberly A Buchanan, 3 Belleview Terrace, West Orange, NJ 07052-5004
cr	CAB East LLC, serviced by Lincoln Automotive Finan, P.O. Box 62180, Colorado Springs, NJ
517247545	+ HSBC Bank USA, N.A., Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9096
517151668	+ Ocwen Loan Servicing, Llc, 12650 Ingenuity Dr, Orlando, FL 32826-2703
517151670	+ Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
517151672	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
517151681	+ Thymes Four LLC, 55 Eagle Rock Avenue, East Hanover, NJ 07936-3143

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 03 2023 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 03 2023 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Mar 04 2023 01:44:00	Ally Capital, c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517151637	Email/Text: legal@arsnational.com	Mar 03 2023 20:49:00	ARS National Services Inc, PO Box 469100, Escondido, CA 92046-9100
517200964	EDI: GMACFS.COM	Mar 04 2023 01:44:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519258283	+ EDI: AISACG.COM	Mar 04 2023 01:44:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517151634	+ EDI: GMACFS.COM	Mar 04 2023 01:44:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517151635	+ EDI: GMACFS.COM	Mar 04 2023 01:44:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517151636	Email/PDF: bncnotices@becket-lee.com	Mar 03 2023 21:04:14	American Express, PO BOX 1270, Newark, NJ 07101-1270
517329725	Email/PDF: bncnotices@becket-lee.com	Mar 03 2023 21:04:11	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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517151639	+ EDI: TSYS2	Mar 04 2023 01:44:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517151638	+ EDI: TSYS2	Mar 04 2023 01:44:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517151643	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	CITI, PO BOX 6241, Sioux Falls, SD 57117-6241
517151640	+ EDI: CAPITALONE.COM	Mar 04 2023 01:44:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517151641	+ EDI: CAPITALONE.COM	Mar 04 2023 01:44:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
517151645	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517151644	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
517151646	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Citibank/Goodyear, Citicorp Credit Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517151647	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497
517151649	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517151648	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517151651	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
517151650	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Citicards Cbna, Citicorp Credit Svcs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
517151653	Email/PDF: DellBKNotifications@resurgent.com	Mar 03 2023 20:53:45	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
517151656	EDI: DISCOVER.COM	Mar 04 2023 01:44:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
517151683	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517151684	+ EDI: CITICORP.COM	Mar 04 2023 01:44:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
517151654	+ Email/PDF: DellBKNotifications@resurgent.com	Mar 03 2023 20:53:59	Dell Financial Services, Po Box 81607, Austin, TX 78708-1607
517268740	EDI: Q3G.COM	Mar 04 2023 01:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519807586	+ EDI: LCIPHHRMGT	Mar 04 2023 01:44:00	Deutsche Bank National Trust Company, Ocwen Loan Servicing LLC, Attn: Cashiering Department, 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409-6493
517279370	+ Email/Text: RASEBN@raslg.com	Mar 03 2023 20:49:00	Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
517382492	+ EDI: LCIPHHRMGT	Mar 04 2023 01:44:00	Deutsche Bank National Trust Company, as Indenture, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
517171069	EDI: DISCOVER.COM	Mar 04 2023 01:44:00	Discover Bank, Discover Products Inc., PO Box

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			3025, New Albany, OH 43054-3025
517151655	+ EDI: DISCOVER.COM	Mar 04 2023 01:44:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517151657	^ MEBN	Mar 03 2023 20:46:17	Equifax, PO BOX 740241, Atlanta, GA 30374-0241
517151658	^ MEBN	Mar 03 2023 20:46:34	Experian, PO BOX 9701, Allen, TX 75013-9701
517151659	Email/Text: collecadminbankruptcy@fnni.com	Mar 03 2023 20:49:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
517151660	Email/Text: collecadminbankruptcy@fnni.com	Mar 03 2023 20:49:00	First National Bank, Po Box 3412, Omaha, NE 68103
517167810	Email/Text: collecadminbankruptcy@fnni.com	Mar 03 2023 20:49:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
517151661	EDI: IRS.COM	Mar 04 2023 01:44:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517151642	EDI: JPMORGANCHASE	Mar 04 2023 01:44:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517376825	Email/PDF: resurgentbknofications@resurgent.com	Mar 03 2023 20:53:45	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517157960	Email/Text: EBNBKNOT@ford.com	Mar 03 2023 20:49:00	Lincoln Automotive Financial Services, Dept. 55953, P O Box 55000, Detroit MI, 48255-0953
517151662	+ Email/Text: EBNBKNOT@ford.com	Mar 03 2023 20:49:00	Lincoln Automotive Fin, Pob 54200, Omaha, NE 68154-8000
517339813	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 03 2023 20:49:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
517151664	Email/Text: nsm_bk_notices@mrcooper.com	Mar 03 2023 20:49:00	Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067
517151663	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 03 2023 20:49:00	Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517151665	+ Email/Text: bnc@nordstrom.com	Mar 03 2023 20:49:37	Nordstrom Fsb, Correspondence, Po Box 6555, Englewood, CO 80155-6555
517151666	+ Email/Text: bnc@nordstrom.com	Mar 03 2023 20:49:54	Nordstrom Fsb, 13531 E Caley Ave, Englewood, CO 80111-6505
517323793	+ EDI: JEFFERSONCAP.COM	Mar 04 2023 01:44:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517151667	+ EDI: LCIPHMRGT	Mar 04 2023 01:44:00	Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
517293116	EDI: PRA.COM	Mar 04 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517332922	EDI: PRA.COM	Mar 04 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517302390	EDI: PRA.COM	Mar 04 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517332970	EDI: PRA.COM	Mar 04 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
517302413	EDI: PRA.COM	Mar 04 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
517332898	EDI: PRA.COM	Mar 04 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o The

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			Home Depot Consumer, POB 41067, Norfolk VA 23541
517369067	EDI: Q3G.COM	Mar 04 2023 01:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517151669	+ Email/Text: BankruptcyMail@questdiagnostics.com	Mar 03 2023 20:50:00	Quest Diagnostics, 3 Giralda Farms, Madison, NJ 07940-1027
517151671	EDI: WFFC.COM	Mar 04 2023 01:44:00	Raymour & Flanigan, CscI Dispute Team N8235-04m, Des Moines, IA 50306
517151674	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Syncb/hdceap, C/o Po Box 965036, Orlando, FL 32896-0001
517151673	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Syncb/hdceap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517156082	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517151675	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517151676	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
517151677	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517151678	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
517151679	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517151680	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
517151682	^ MEBN	Mar 03 2023 20:46:29	Trans Union, PO BOX 2000, Chester, PA 19016-2000
517268776	EDI: WFFC2	Mar 04 2023 01:44:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 72

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517151652		Comenitycap/vintagekng
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517376839	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
519836765	*+	Deutsche Bank National Trust Company, Ocwen Loan Servicing LLC, Attn: Cashiering Department, 1661 Worthington Rd., Ste. 100, West Palm Beach, FL 33409-6493

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Date Rcvd: Mar 03, 2023

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2023 at the address(es) listed below:

Name	Email Address
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC as servicing agent for HSBC Bank USA N.A., as Trustee for Luminent Mortgage Trust 2006-6 cshed@grosspolowy.com, ecfnofices@grosspolowy.com
Courtney R. Shed	on behalf of Creditor HSBC Bank USA N.A., as Trustee for Luminent Mortgage Trust 2006-6 cshed@grosspolowy.com, ecfnofices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor HSBC Bank USA N.A., as Trustee for Luminent Mortgage Trust 2006-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jenelle C Arnold	on behalf of Creditor HSBC BANK (USA) bkecfinbox@aldridgepate.com jarnold@ecf.courtdrive.com
John R. Morton, Jr.	on behalf of Creditor CAB East LLC serviced by Lincoln Automotive Financial Services ecfmil@mortoncraig.com, mortoncraigeef@gmail.com
Kevin M. Buttery	on behalf of Creditor HSBC Bank USA N.A., as Trustee for Luminent Mortgage Trust 2006-6 kbuttery@moodklaw.com
Laura M. Egerman	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Scott E. Tanne	on behalf of Debtor Bruce E Buchanan Jr ecf@tannelaw.com, tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
Scott E. Tanne	on behalf of Joint Debtor Kimberly A Buchanan ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
Shauna M Deluca	on behalf of Creditor HSBC Bank USA N.A., as Trustee for Luminent Mortgage Trust 2006-6 sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@raslg.com
Sindi Mncina	on behalf of Creditor HSBC Bank USA N.A., as Trustee for Luminent Mortgage Trust 2006-6 smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15